

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Debra K. Berrier
Debtor

Case No. 21-00139-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Apr 26, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2021:

Recip ID	Recipient Name and Address
db	+ Debra K. Berrier, 3720 Scotland Main Street, Chambersburg, PA 17202-9768
5386675	+ CCB/Dental First, P O Box 182120, Columbus, OH 43218-2120
5386676	+ Chambersburg Diagnostic Imaging, 462 Gateway Ave, Chambersburg, PA 17201-7351
5386677	+ Chambersburg Hospital, 760 E Washington St, Chambersburg, PA 17201-2751
5386680	Credit Management Co, PO Box 2300, Pittsburgh, PA 15205
5386681	F&M Bank and Trust, 870 Norland Ave, Chambersburg, PA 17201
5386682	Flagstar Bank, 5171 Corporate Drive, Troy, MI 48098
5386683	Keystone Health Center, 755 Norland Ave, Ste 200, Chambersburg, PA 17201
5386686	+ Mariner Finance, 981 Waynes Ave, Ste 42, Chambersburg, PA 17201-3895
5386687	+ Medical Diagnostic Laboratories LLC, 2439 Kuser RD, Trenton, NJ 08690-3303
5386690	+ Pyramid Healthcare, PO Box 3475, Toledo, OH 43607-0475
5386692	+ Rickart Collection Systems Inc, P O Box 7242, North Brunswick, NJ 08902-7242
5386693	Steward Financial Svcs, 499 Old Kings Hwy, Maple Shade, NJ 08052
5386694	+ Summit Physicians Svcs, 785 Fifth Ave, Ste 3, Chambersburg, PA 17201-4232
5386695	+ Sunrise Credit Svcs Inc, P O Box 9100, Farmingdale, NY 11735-9100
5386697	+ Waste Connections, PO Box 399, Scotland, PA 17254-0399
5386698	+ Waynesboro Hospital, 501 E Main St, Waynesboro, PA 17268-2394

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Apr 26 2021 22:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5386673	+ EDI: CAPITALONE.COM	Apr 26 2021 22:53:00	Capital One, P O Box 30281, Salt Lake City, UT 84130-0281
5386674	+ EDI: CAPITALONE.COM	Apr 26 2021 22:53:00	Capital One /Wal Mart, PO Box 30281, Salt Lake City, UT 84130-0281
5386678	+ EDI: WFNNB.COM	Apr 26 2021 22:53:00	Comenity Bank/ Big Lots, PO Box 182120, Columbus, OH 43218-2120
5386679	+ EDI: WFNNB.COM	Apr 26 2021 22:53:00	Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
5386684	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 26 2021 18:56:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
5386685	+ EDI: RMSC.COM	Apr 26 2021 22:53:00	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
5386688	+ EDI: AGFINANCE.COM	Apr 26 2021 22:53:00	One Main Financial, 204 S Potomac St, Waynesboro, PA 17268-2622
5386689	+ Email/Text: bankruptcy@patriotfcu.org	Apr 26 2021 18:56:00	Patriot Federal Credit Union, 800 Wayne Avenue, Chambersburg, PA 17201-3810
5387593	EDI: PENNDEPTREV	Apr 26 2021 22:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA

District/off: 0314-1
Date Rcvd: Apr 26, 2021

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 30

			17128-0946
5387593	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 26 2021 18:56:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5386691	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 26 2021 19:08:26	Resurgent Capital Services, P O Box 10390, Greenville, SC 29603-0390
5386696	+ EDI: RMSC.COM	Apr 26 2021 22:53:00	SYNCB/Lowes, P O Box 965005, Orlando, FL 32896-5005
5386815	+ EDI: RMSC.COM	Apr 26 2021 22:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTAL: 14			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2021 at the address(es) listed below:

Name	Email Address
Lawrence G. Frank (Trustee)	lawrencegfrank@gmail.com PA39@ecfbis.com
Michael John Csonka	on behalf of Debtor 1 Debra K. Berrier office@csonkalaw.com kwhitsel@csonkalaw.com;r48114@notify.bestcase.com;mcsnka@alifeafterdebt.com;kwhitsel@alifeafterdebt.com
Rebecca Ann Solarz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Debra K. Berrier

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3040

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

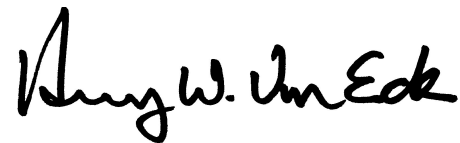
Case number: 1:21-bk-00139-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Debra K. Berrier

**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk4/26/21**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.